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**REMARKS/ARGUMENTS**

Claims 1-12 are pending in the present application. Claims 13-16 have been withdrawn pursuant to a restriction requirement.

The drawings are objected to under 37 CFR 1.83(a) for failing to show every feature of the invention specified in the claims. Applicant submits proposed drawing 1(a). No new matter has been entered, as this drawing depicts the system described in the original disclosure (e.g., page 4, line 19-page 5 line 5 and Figure 3).

Claims 1-12 stand rejected on prior art grounds. Specifically, claims 1-12 stand rejected under 35 U.S.C. 112, second paragraph. Applicant has amended the claims to recite "personal financial management application" throughout the claims to more clearly specify that this limitation relates to software configured to provide personal financial management support. Additionally, Applicant has corrected the dependency error of claim 10.

Claims 1-12 stand rejected under 35 U.S.C. § 103(a). Specifically, claims 1-12 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Treyz et al, US Patent No. 6,587,835.

The rejection is respectfully traversed in view of the following discussion.

**I. THE CLAIMED INVENTION**

Applicant's invention, as disclosed and claimed, is directed to a terminal device, a personal financial management application (e.g., Microsoft Money or Intuit's Quicken), and a commercial web server. The commercial web server is configured to conduct online financial transactions. The personal financial management application receives transaction data regarding the online financial transaction upon completion of the financial transaction.

Claim 1 has been amended to include "a graphical user interface configured to display

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transaction data, enable user modification of the transaction data, and transmit modified transaction data to the financial management application," which is supported in the original disclosure (see, e.g., page 3 line 20-page 4 line 2; page 9, lines 4-20; and Figure 3).

The benefit of this system, in particular the claimed graphical user interface, is that it enables a user to review transaction data, make desired modifications to the transaction data (e.g., associate the purchase with a category or add a note), and enter the transaction into a personal financial management application upon completion of the transaction, instead of waiting until the transaction is routed through third party systems (e.g., merchants and credit cards). Enabling a user to enter this information at the time of the online purchase while it is still fresh in their mind is both more efficient and more accurate.

## II. THE PRIOR ART REJECTIONS

### A. The 35 USC § 103 Rejection Based on Treyz

The Examiner asserts, "Treyz does not specifically disclose a financial management system comprising a financial management program. As understood, a financial management system comprising transaction data is common knowledge in the business art, as are notes fields and reminder prompts. To have provided such for Treyz would have been obvious to one of ordinary skill in the art."

To begin, Applicant asserts that the original claim 1 was neither taught nor suggested by Treyz. Specifically, Treyz failed to teach or suggest "a client terminal having a financial management program" and a "commercial web server" wherein the "financial management program receives transaction data regarding the online financial transaction upon completion of the financial transaction." The Office Action states that Treyz does not specifically disclose the claimed financial management program, but incorrectly addresses this deficiency by stating it is common knowledge to integrate a financial management application into Treyz.

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Applicant asserts that at no point does Treyz address the possibility of including a financial management application into the terminal device.

At column 19, lines 28-32, Treyz states that "the financial transaction information may be used in other applications. For example, the financial transaction information may be provided to ... a money management application." However, this configuration is analogous to the restricted claim 15, in which a wireless terminal device transmits transaction data to a financial management application, and not to a system as now claimed in claim 1 (the fact that Treyz system additionally fails to teach or suggest the modification of transaction data using a graphical user interface is addressed below).

The Office Action has failed to provide any support or justification regarding why a modification of the handheld wireless device to include a financial management application would be beneficial or even possible, and Applicant asserts that no plausible reason can be offered. The Office Action provides only a conclusory statement that "a financial management [application] comprising transaction data is common knowledge in the business art, as are notes fields and reminder prompts." Applicant concedes that financial management applications were known, and Applicant has provided two examples of such applications in the Specification (Microsoft Money and Intuit's Quicken). However, Applicant asserts that Treyz clearly does not teach a financial management system as claimed in the original claim 1 because there is no teaching or suggestion of integrating such a personal financial management application into the terminal device, as was explicitly claimed.

Nonetheless, Applicant has amended claim 1 to more clearly distinguish the claimed invention from the relied upon references. Specifically, the claim now includes "a graphical user interface configured to display transaction data, enable user modification of the transaction data, and transmit modified transaction data to the financial management

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application."

There is no suggestion of using a graphical user interface to modify the transaction data and forward it to any financial management application. Because Treyz fails to teach or suggest a system that allows a user to modify transaction data upon completion of a transaction and prior to transmission to a financial management application using a graphical user interface, Treyz clearly fails to teach or suggest the Applicant's claimed invention. In fact, Applicant asserts there is no teaching or suggestion relating to the modification of transaction data upon completion of the transaction and prior to transmitting it to the financial management application. Giving a user the ability to modify the transaction data upon completion of the transaction and prior to it being delivered to the financial management application increases the efficiency and effectiveness of the financial management system, and this element is neither taught nor suggested by the prior art of record.

Accordingly, because Treyz fails to teach or suggest "a graphical user interface configured to display transaction data, enable user modification of the transaction data, and transmit modified transaction data to the financial management application," claim 1 is patentable over Treyz. Therefore, claim 1 is patentable over Treyz. Additionally, claims 2-12, which depend from claim 1, are also patentable for at least this reason.

The prior art made of record and not relied upon similarly fails to make up for the deficiencies of Treyz.

For the reasons stated above, the claimed invention is fully patentable over the cited reference.

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**IV. FORMAL MATTERS AND CONCLUSION**

In view of the foregoing, Applicant submits that claims 1-12, all the claims presently pending in the application, are patentably distinct over the prior art of record and are in condition for allowance. The Examiner is respectfully requested to pass the above application to issue at the earliest possible time.

Should the Examiner find the application to be other than in condition for allowance, the Examiner is requested to contact the undersigned at the local telephone number listed below to discuss any other changes deemed necessary in a telephonic or personal interview.

Respectfully Submitted,

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